

#### ABSTRACT OF THE DISCLOSURE

The invention provides a thermal recording material comprising, on a support, at least a thermal recording layer and a protective layer containing a water-soluble resin, wherein the thermal recording material includes a water-soluble or oil-soluble compound of a transition element of the group 4, and preferably, the protective layer includes ultrafine inorganic particles and the compound of transition element of a group 4 is a water-soluble zirconium compound.